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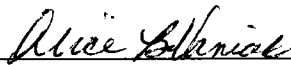
TITLE: HIGH-CAPACITY CARD HOLDER AND EJECTOR

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Gavin J. Milczarek-Desai
Quarles & Brady Streich Lang
One South Church Avenue, Suite 1700
Tucson, AZ 85701-1621

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By: 
Alice B. Vanicek

TO THE COMMISSIONER FOR PATENTS

BRIEF ON APPEAL

Dear Sir:

This is an appeal from the final rejection dated 18 October 2006.

REAL PARTY IN INTEREST

The real party in interest is ACM Enterprises, Inc., the assignee of the entire right, title and interest in the above-identified application.

RELATED APPEALS AND INTERFERENCES

No related appeals or interferences are currently pending.

STATUS OF CLAIMS

Claims 1-18 originally were filed and have been rejected by the Examiner. Claims 5, 6, 14 and 15 are on appeal.

STATUS OF AMENDMENTS

Subsequent to final rejection, an amendment adding the limitations of the appealed dependent claims to each respective independent base-claim was filed with a Request for Reconsideration on 26 October 2006. However, this amendment was not entered per the Examiner's Advisory Action dated 07 November 2006.

SUMMARY OF CLAIMED SUBJECT MATTER

Claim 5 depends from claim 1, which describes a holder for a plurality of wallet-sized cards having a case (Fig. 1A, reference numeral 2; page 9, line 18) that includes a top piece and a bottom piece connected by two sidewalls and a rear wall (Fig. 1A, reference numerals 4 (top piece), 6 (bottom piece), 12 (sidewalls); Fig. 1B, reference numeral 28 (rear wall); page 9, line 18 through page 10, line 9) defining an interior cavity with an opening along an end of said case (Fig. 1A, reference numeral 9; page 9, line 19); a plurality of parallel slots being adapted to accommodate the wallet-size cards disposed within the side walls of the case (Fig. 1A, reference numeral 24; page 9, line 27); a plurality of parallel cut-out sections in the top piece of the case (Fig. 2, reference numeral 40; page 11, line 5); and a plurality of ejection tab assemblies, each assembly being adapted for slidable movement toward said opening of the case (Fig. 8, reference numeral 92; page 13, line 9) and including a U-shaped member having an end adapted to engage and dispense at least two cards housed in the parallel slots in the direction of the opening (Fig. 8, reference numeral 94; page 13, line 9), and a button (Fig. 8, reference numeral 96; page 13, line 10) connected to the U-shaped member through one of the plurality of parallel cut-out sections, with claim 5 adding the limitation of a notch being disposed along the end of the U-shaped member (Fig. 8, reference numerals 106 (end) and 108 (notch); page 13, lines 18-21), thereby forming two card engaging surfaces (Fig. 8, reference numerals 110 and 112; page 13, line 21).

Claim 6 depends from claim 5 and further specifies that the notch is disposed longitudinally across the end of the U-shaped member (Fig. 8, reference numerals 106 (end) and 108 (notch); page 13, lines 18-21) such that slidable engagement of the U-shaped member to a first point ejects a first card from the case while further slidable engagement of the U-shaped member

ejects a second card from the case (Fig. 9, reference numerals 122, 124, 126 and 128; page 14, lines 1-6).

Claim 14 depends from claim 10, which describes a holder for a plurality of wallet-sized cards having a case (Fig. 1A, reference numeral 2; page 9, line 18) that includes a top piece and a bottom piece connected by two sidewalls and a rear wall (Fig. 1A, reference numerals 4 (top piece), 6 (bottom piece), 12 (sidewalls); Fig. 1B, reference numeral 28 (rear wall); page 9, line 18 through page 10, line 9) defining an interior cavity with an opening along an end of the case (Fig. 1A, reference numeral 9; page 9, line 19); a plurality of parallel slots being adapted to accommodate the wallet-size cards and adapted to accommodate the wallet-size cards in direct slidable arrangement within the slots disposed within the side walls of the case (Fig. 1A, reference numerals 16 (card in direct contact with slot) and 24 (slot); page 9, lines 24-27); a plurality of parallel cut-out sections in the top piece of the case (Fig. 2, reference numeral 40; page 11, line 5); and a plurality of ejection tab assemblies, each assembly being adapted for slidable movement toward the opening of the case (Fig. 8, reference numeral 92; page 13, line 9) and including a U-shaped member having an end adapted to engage and dispense at least two cards housed in the parallel slots in the direction of the opening (Fig. 8, reference numeral 94; page 13, line 9), and a button (Fig. 8, reference numeral 96; page 13, line 10) connected to the U-shaped member through one of the plurality of parallel cut-out sections, with claim 14 adding the limitation of a notch being disposed along the end of the U-shaped member (Fig. 8, reference numerals 106 (end) and 108 (notch); page 13, lines 18-21), thereby forming two card engaging surfaces (Fig. 8, reference numerals 110 and 112; page 13, line 21).

Claim 15 depends from claim 14 and further specifies that the notch is disposed longitudinally across the end of the U-shaped member (Fig. 8, reference numerals 106 (end) and 108 (notch); page 13, lines 18-21) such that slidable engagement of the U-shaped member to a first point ejects a first card from the case while further slidable engagement of the U-shaped member

ejects a second card from the case (Fig. 9, reference numerals 122, 124, 126 and 128; page 14, lines 1-6).

GROUND OF REJECTION TO BE REVIEWED ON APPEAL

The sole ground of rejection to be reviewed on appeal is that of claims 5, 6, 14 and 15 under 35 USC 103(a) over U.S. Patent No. 6,412,627 to Tiscione et al. in view of U.S. Patent No. 6,648,038 to Vetter.

ARGUMENTS

Re: Claims 5 and 14

The Examiner finally rejected claims 5, 6, 14 and 15 under 35 U.S.C. 103(a) as being unpatentable over Tiscione et al. (U.S. Patent No. 6,412,627) in view of Vetter (U.S. Patent No. 6,648,038). The Appellant respectfully submits that there is nothing in the combination of these references that discloses or suggests a ejection assembly structure wherein a "notch is disposed along said end of the U-shaped member, thereby forming two card engaging surfaces," as recited in claims 5 and 14.

Indeed, the "step arrangement" cited by the Examiner in the Vetter reference merely describes pockets in a wallet that have nothing to do with an ejection tab assembly. Accordingly, it is unknown how one skilled in the art would be motivated by Vetter's pockets to modify the ejection tab assemblies of the Tiscione et al. reference to specifically include a notch structure as claimed. Hence, these claims cannot be rendered obvious by the cited art.

Re: Claims 6 and 15

As stated above for claims 5 and 14, there is nothing in the references cited by the Examiner that discloses or suggests a ejection assembly structure having a notch that is disposed along its end to form two card-engaging surfaces. Furthermore, there is nothing in the combination of these references that discloses or suggests an ejection assembly structure "wherein said notch is disposed longitudinally across the end of the U-shaped member such that slidable engagement of said member to a first point ejects a first card from said case while further slidable engagement of said member ejects a second card from said case," as recited in claims 6 and 15. Accordingly, these claims cannot be rendered obvious by the cited art.

In view of the foregoing, it is respectfully requested that the rejection of the claims be reversed in its entirety. Should the Board find in favor of patentability for claims 5, 6, 14 and 15, the Appellant requests that the amendment to the claims submitted on 26 October 2006 be entered so that the limitations of the appealed dependent claims are written into each respective independent base-claim.

Respectfully submitted,



Gavin Milczarek-Desai
Registration No. 45,801

(520) 770-8716 Telephone
(520) 770-2235 Fax

CLAIMS APPENDIX

5. The holder of claim 1, wherein a notch is disposed along said end of the U-shaped member, thereby forming two card engaging surfaces.

6. The holder of claim 5, wherein said notch is disposed longitudinally across the end of the U-shaped member such that slidable engagement of said member to a first point ejects a first card from said case while further slidable engagement of said member ejects a second card from said case.

14. The holder of claim 10, wherein a notch is disposed along said end of the U-shaped member, thereby forming two card engaging surfaces.

15. The holder of claim 14, wherein said notch is disposed longitudinally across the end of the U-shaped member such that slidable engagement of said member to a first point ejects a first card from said case while further slidable engagement of said member ejects a second card from said case.

EVIDENCE APPENDIX

References relied upon by the Examiner in the final rejection of the claims:

1. U.S. Patent No. 6,412,627 to Tiscione et al.
2. U.S. Patent No. 6,648,038 to Vetter.



US006412627B1

(12) **United States Patent**
Tiscione et al.

(10) **Patent No.:** US 6,412,627 B1
(45) **Date of Patent:** Jul. 2, 2002

(54) **CARD HOLDER AND EJECTOR**

(76) Inventors: **James Allen Tiscione**, 445 S. 4th Ave., Tucson, AZ (US) 85701; **Anthony Tiscione**, 4319 N. Bidahochi Dr., Tucson, AZ (US) 85749

(*) Notice: Subject to any disclaimer, the term of this patent is extended or adjusted under 35 U.S.C. 154(b) by 0 days.

(21) Appl. No.: 09/755,263

(22) Filed: Jan. 5, 2001

Related U.S. Application Data

(60) Provisional application No. 60/174,570, filed on Jan. 5, 2000.

(51) Int. Cl.⁷ A45C 11/18

(52) U.S. Cl. 206/39.4; 150/147

(58) Field of Search 206/39.4, 39.5, 206/39.6, 37.2, 37.3, 37.4; 150/147, 148

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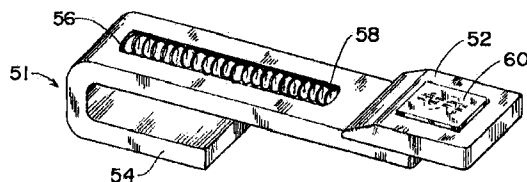
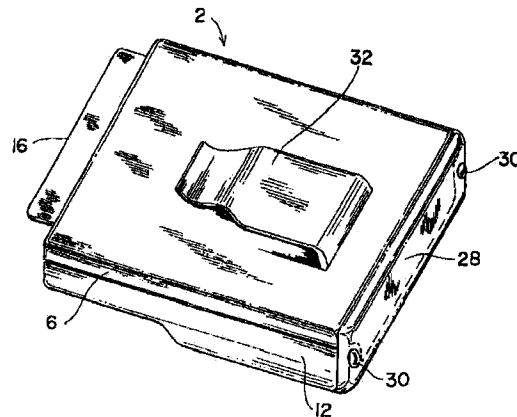
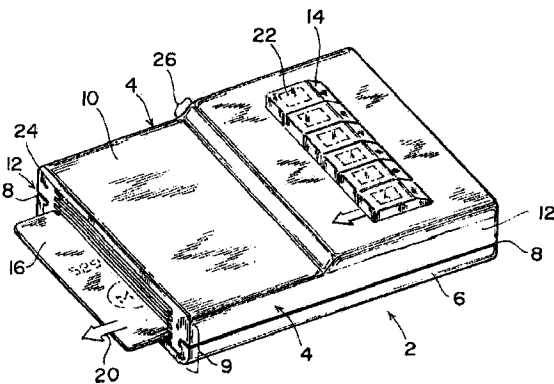
Primary Examiner—Shian Luong

(74) *Attorney, Agent, or Firm*—Gavin J. Milczarek-Desai; Durando Birdwell & Janke, PLC

(57) **ABSTRACT**

The invention provides a three-dimensional card case including a cavity surrounded by two sidewalls, a rear wall and an opening on the side opposite the rear wall. The cards are inserted into slots at the opening of the cavity until they flush with an ejector tab at the rear wall. This allows a card to be individually ejected by the tab mechanism, which is linked to actuator buttons located on the exterior of the case. Each button is labeled to identify and select a specific card.

14 Claims, 7 Drawing Sheets



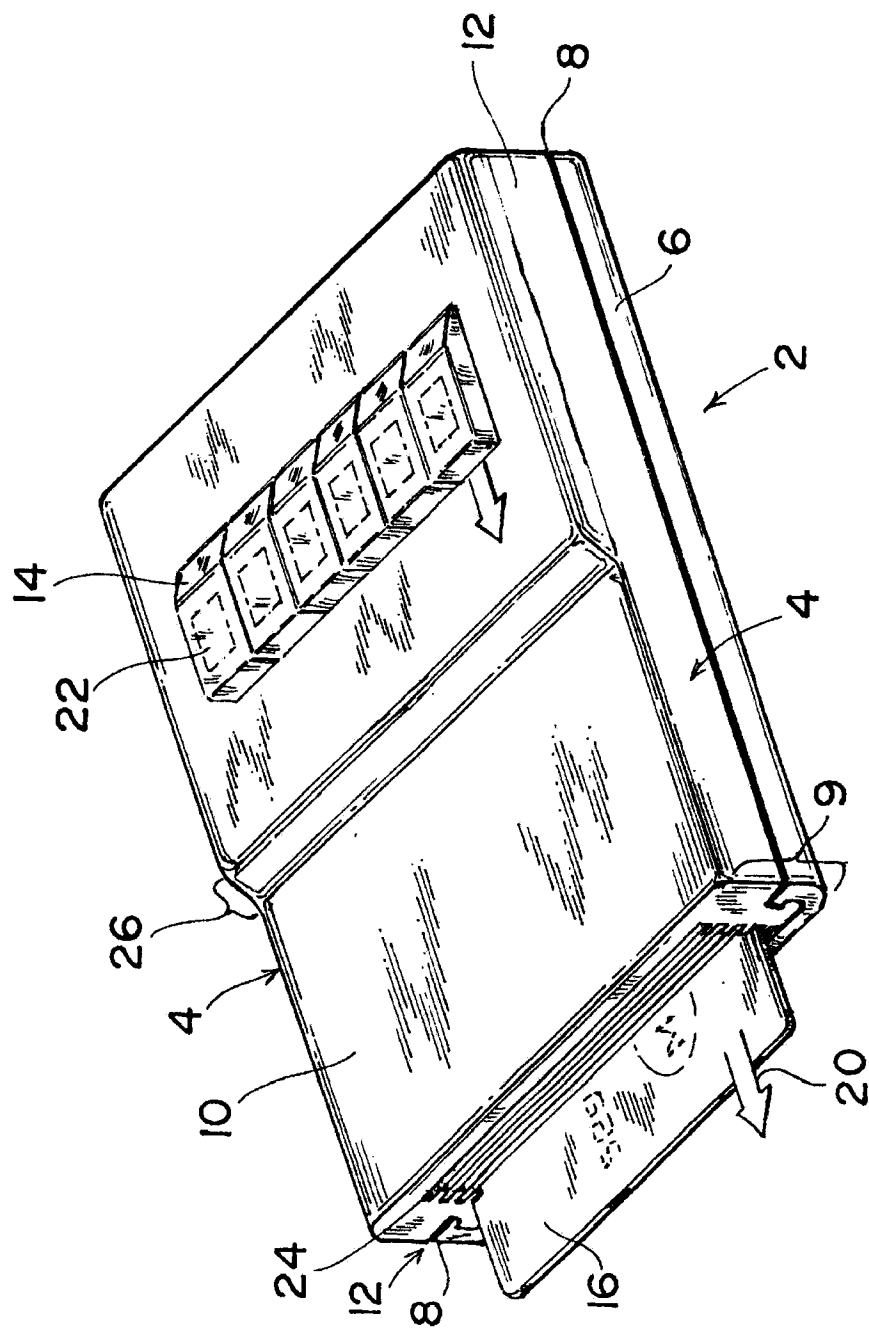


Fig. 1A

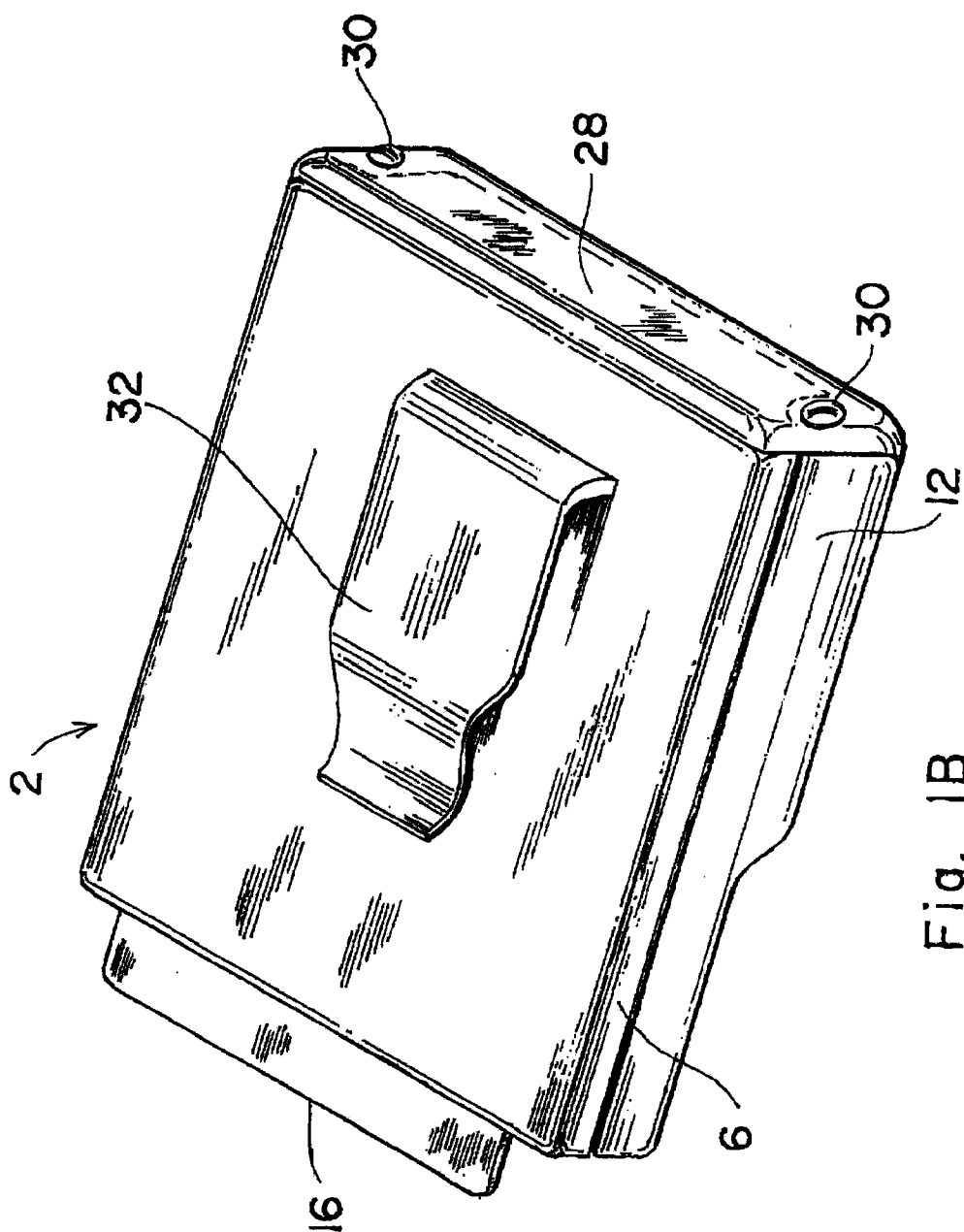


Fig. 1B

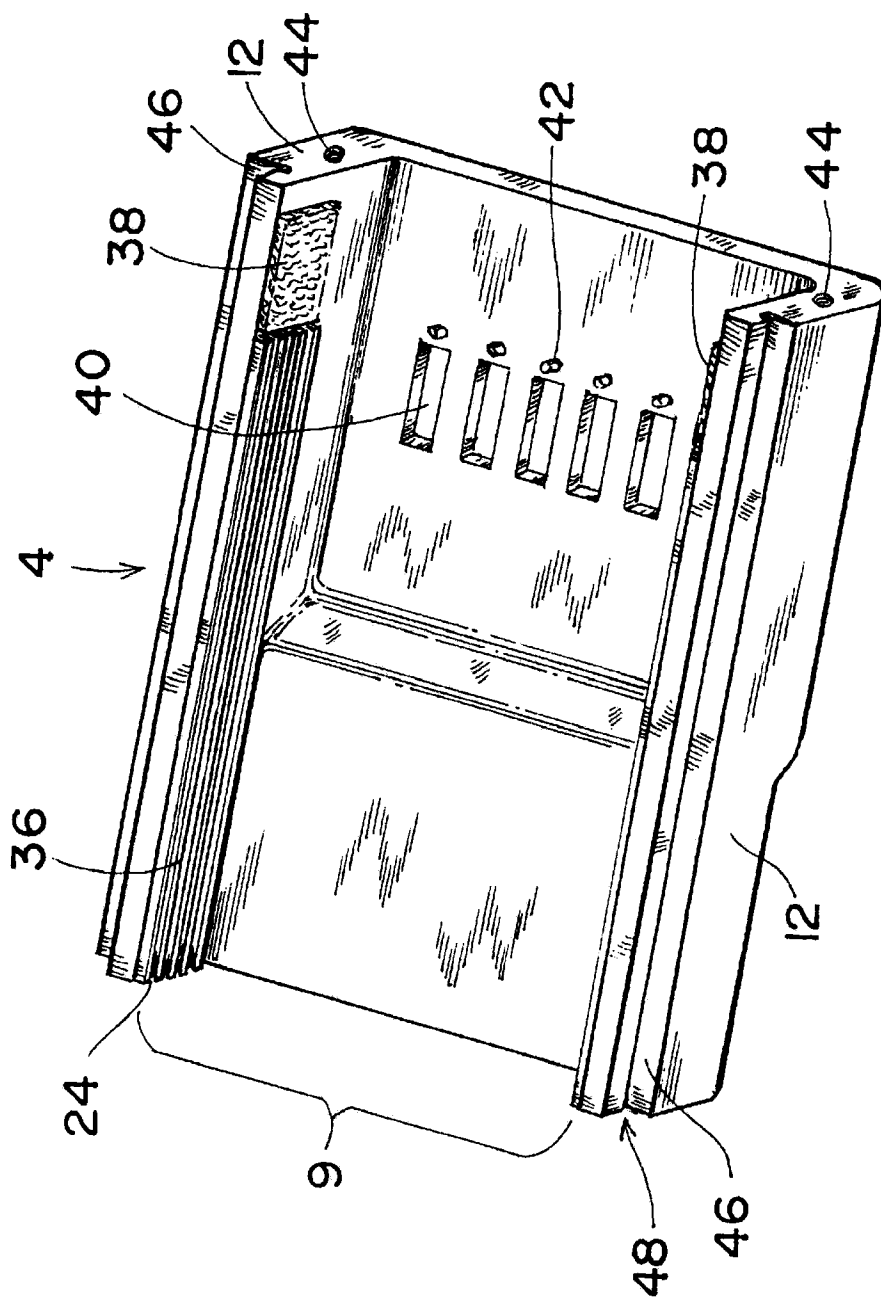


Fig. 2

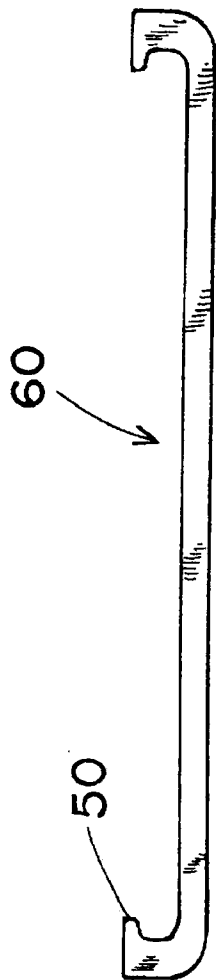


Fig. 3

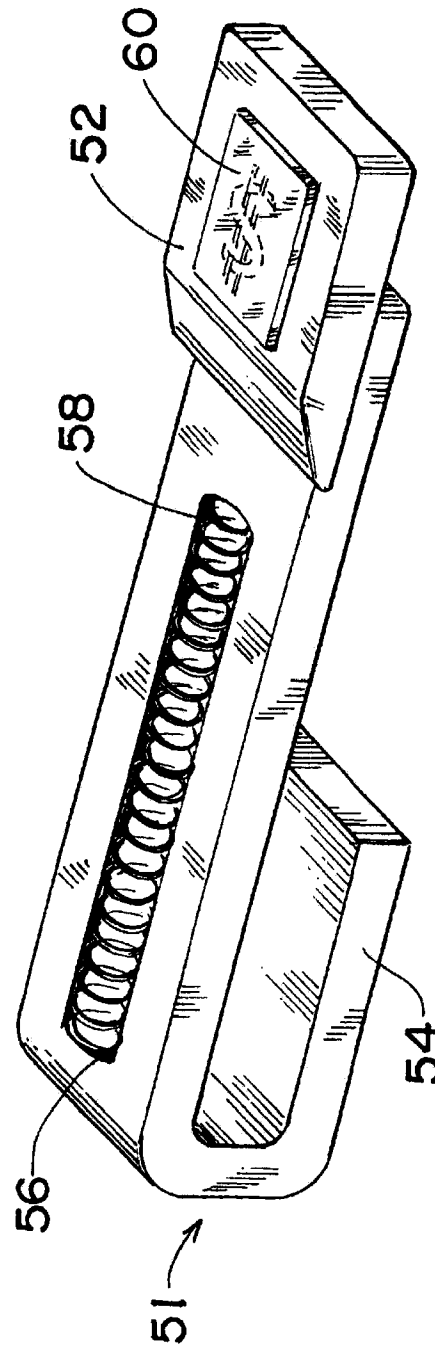


Fig. 4

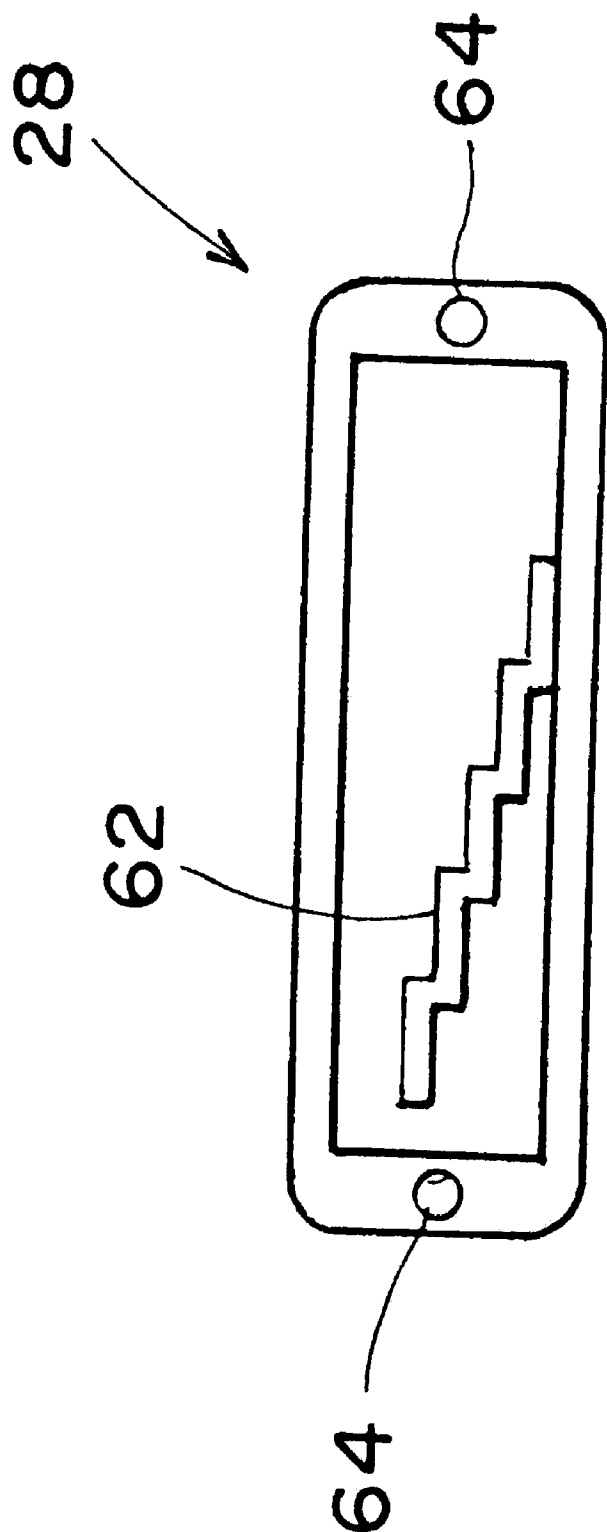
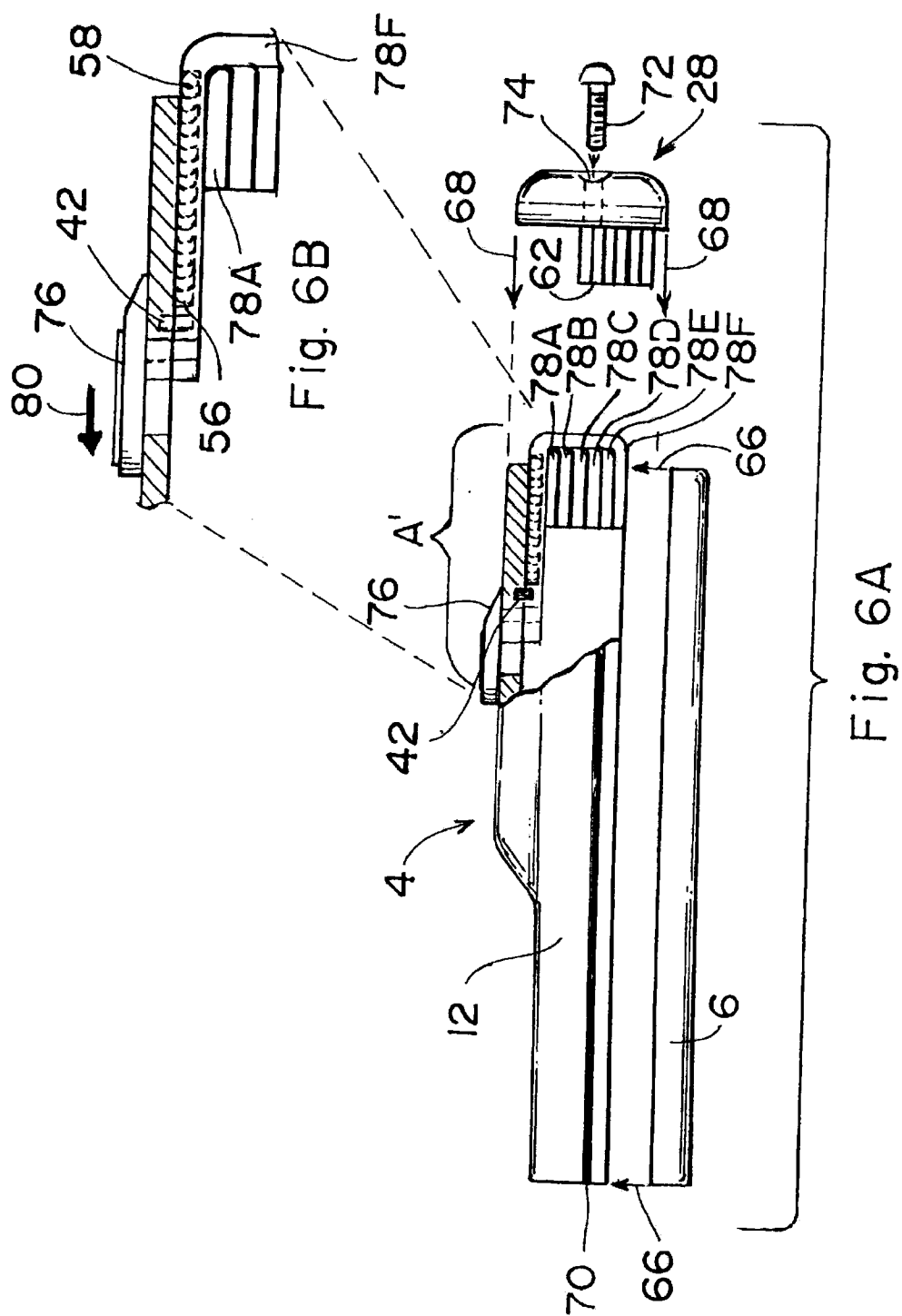


Fig. 5



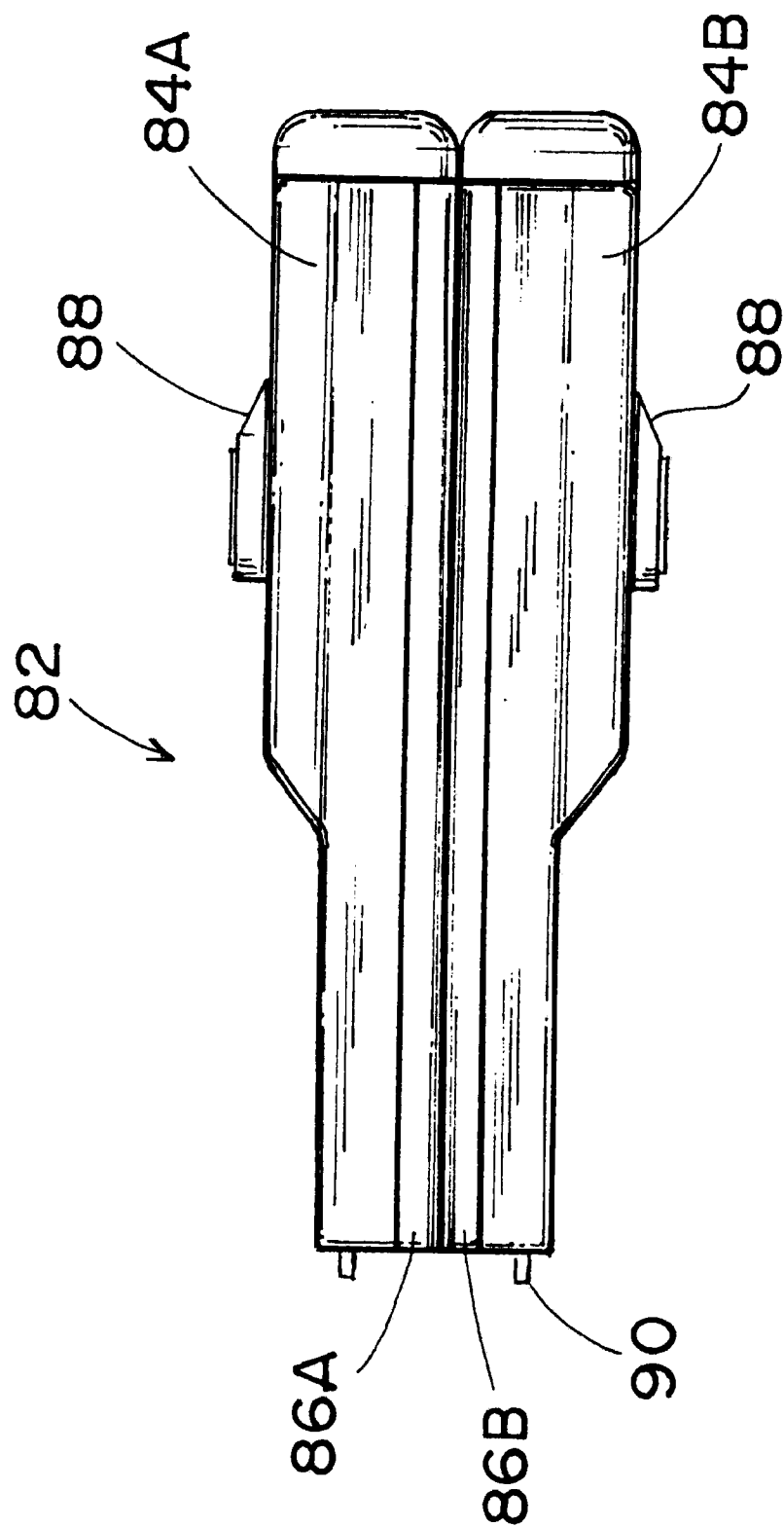


Fig. 7

CARD HOLDER AND EJECTOR**STATEMENT OF RELATED APPLICATIONS**

This application is based on U.S. Provisional Application No. 60/174,570, entitled "Card Holder and Ejector," filed on Jan. 05, 2000 by the same inventors.

BACKGROUND OF THE INVENTION**1. Field of the Invention**

This invention is related in general to pocket or purse organizers and, in particular, to a device that organizes, stores, and protects wallet-sized cards, such as those containing credit or identification information.

2. Description of the Related Art

Inside a typical wallet or purse, one is likely to find a half-dozen or more cards such as license, credit, check, ATM, and membership cards, amongst others. The usual dimensions of these cards is approximately 8.5 cm in length by 5.5 cm in width and 1 mm or less in thickness. The storing, organizing, and retrieving of wallet-size cards has led to a need for compact, yet efficient, holders.

Standard wallets or purses may contain pockets or inserts of clear plastic envelopes that serve to store or organize cards. However, such features are not ideal for several reasons. First, cards can be difficult to retrieve from, or place into, deep pockets or plastic envelopes. Second, the space available for individual cards frequently is filled to capacity, requiring the storage of a stack of multiple cards in a single pocket or envelope. Thus, retrieval of a particular card is hampered because all cards in a stack must be at least partially removed or displaced during sorting. Moreover, cards can fall out of a purse or wallet pocket, or be fumbled and dropped while one is sorting through a stack to find a particular card.

U.S. Pat. No. 4,697,698 entitled "Credit and Identification Card Holder," issued to Holdener, describes a case for storing wallet-size cards. Each card is located on its own sliding drawer that can be individually advanced and removed from the case. The sliding drawer holds a card in place through the use of stops disposed at the ends of the drawer. In this manner, a card is prevented from falling out.

However, the requirement for the sliding drawer parts of Holdener necessarily augments the thickness of the card holder. Such extra thickness is a problem, in that it is undesirable for a pocket-size card holder to have an more bulk than is needed to store the cards. Accordingly, as highlighted in the last paragraph before the claims of the Holdener patent, the sliding drawer design can result in a card holder that is very awkward to handle if made to accommodate more than 6 cards. Moreover, if the required sliding drawer parts become lost or broken, holder's device would suffer from diminished capacity or be practically unuseable.

Thus, there continues to be a need in the art for a card holder that stores, organizes, protects, and allows easy retrieval of individual cards in a more compactly-designed case, with no separate components to lose or break, then has heretofore been known.

BRIEF SUMMARY OF THE INVENTION

The primary, general objective of this invention is to provide a card holder that stores and organizes wallet-sized cards as compactly as possible.

Another general objective is to simplify the card identification and retrieval process such that individual cards may be selected and ejected from a holder quickly and easily.

Another, more specific, goal of the invention is to provide a compact card holder that does not rely on the use of a sliding drawer mechanism in order to store and access cards inside the holder.

Still another objective is to provide a holder that securely keeps cards inside the holder so as to prevent their accidentally falling out.

Yet another goal is to keep cards protected from becoming damaged or, where appropriate, demagnetized.

Another objective is to efficiently store from 1 to 12 cards in single pocket-size device.

Still another objective is to provide a compact card holder that is inexpensively manufactured from commonly available components.

Therefore, according to these and other objectives, the invention generally provides a compact, portable device designed primarily for the storage, selection and ejection of up to twelve wallet-size cards, such as a driver's license or debit card.

More specifically, the invention provides a three-dimensional, preferably flat and rectangular, case that contains an interior cavity defined by a top piece and a bottom piece connected by two side walls and a rear wall, with an opening at one end of the case. Cards are inserted through the opening into one of several parallel slots disposed in each side wall of the case until they are frictionally engaged, preferably by resilient pads disposed on each side wall, and flush with an ejection tab assembly located at the rear wall of the case. This design allows a card to be individually displaced by a particular tab assembly, which is linked to an actuator button located on the exterior of the case. Preferably, each button is labeled to remind the user of the slot location and identity of the card to be ejected.

Also preferably, the ejection tab assembly is actuated by pushing a spring-loaded button in the direction of the opening of the case. The button is connected to a U-shaped tab aligned with the back edge of a card. Thus, as the button is slid toward the opening, the end of the U-shaped tab pushes the card forward, extending it out of the device approximately one-half inch so that it may be pulled out for use. Upon releasing the button, the compacted spring returns the button to its original position.

As mentioned above, cards are kept from falling out of the case of the invention by virtue of frictional engagement with a resilient material. While the case itself may provide for such engagement, resilient pads disposed parallel to the side walls of the case and located near the rear wall are preferred. Obviously, however, the frictional engagement force provided by the invention should be less than the ejection force provided by the tab assemblies such that cards may be advanced from the case.

Optionally, the bottom piece of the case may include a permanent or removable clip, which can hold paper currency or attach the case to another object. Moreover, the case of the invention may include one or more card-like accessories adapted to harbor or display a mirror, paper currency, photographs, a nailfile or other items typically carried in a wallet or purse. Finally, a protective cover made of, for example, leather or vinyl may be used in conjunction with the invention.

Various other purposes and advantages of the invention will become clear from its description in the specification that follows and from the novel features particularly pointed out in the appended claims. Therefore, to the accomplishment of the objectives described above, this invention con-

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sists of the features hereinafter illustrated in the drawings, fully described in the detailed description of the preferred embodiment and particularly pointed out in the claims. However, such drawings and description disclose but one of the various ways in which the invention may be practiced.

BRIEF DESCRIPTION OF THE DRAWINGS

FIG. 1A illustrates schematically a top view perspective of the preferred embodiment of the invention.

FIG. 1B schematically illustrates a bottom view perspective of the preferred embodiment of the invention, including an optional clip.

FIG. 2 illustrates schematically the top piece of the embodiment pictured in FIGS. 1A-1B. The top piece has been inverted for the purpose of showing and describing the structure on the interior of the top piece.

FIG. 3 illustrates schematically a front view of the bottom piece of the embodiment illustrated in FIGS. 1A-1B.

FIG. 4 illustrates schematically a magnified perspective view of the ejection tab assembly of the preferred embodiment.

FIG. 5 illustrates schematically a front view of the rear wall of the preferred embodiment pictured in FIG. 1B.

FIG. 6A illustrates schematically a partially-exploded side view of the preferred embodiment of the invention.

FIG. 6B illustrates schematically a magnified view of a portion of cut-away section A', showing the relationship between the spring of the preferred ejection tab assembly and a rod disposed on the top piece of the case.

FIG. 7 illustrates schematically an alternate embodiment of the invention.

DESCRIPTION OF THE PREFERRED EMBODIMENTS OF THE INVENTION

The invention generally relates to card holder case that stores and protects standard wallet-sized cards until a user selects and advances a particular card out of the holder by sliding an actuator button linked to an ejection tab that is aligned with the back of the card.

As used herein, the term "wallet-size cards" is meant to include any card, such as license, credit, check, ATM, and membership cards, that are approximately 8.5 cm long by 5.5 cm wide and 1 mm or less thick. The invention may also utilize accessory cards adapted to provide general utility functions, such as a reflective surface, a magnifying glass, displaying a photograph, or holding a nail file or paper currency. Of course, as would be obvious to one skilled in the art, the case of the invention may be made to dimensions that are suitable for carrying cards of other dimensions as well.

Referring to the drawings, wherein like parts are designated throughout with like numerals and symbols, FIG. 1A illustrates schematically a top perspective view of the preferred embodiment of the invention. In general, the body of case 2 includes a top piece 4 and a bottom piece 6 joined together at seam 8, an opening 9, and a rear wall attached to the back of top piece 4 (not shown in this view).

More specifically, the top piece 4 includes an top face 10 and a pair of side walls 12 in parallel connection with the top face 10. Disposed within cut-out sections (not shown) of the top face 10 are buttons 14. Each button 14 actuates the movement of a card 16 by sliding the button in the direction of arrow 18, resulting in the partial ejection of a card 18 in the direction of arrow 20. As show, each button 14 prefer-

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ably contains a label 22 identifying the card corresponding to a particular slot 24.

Preferably, the top piece 4 further includes a beveled region 26, which corresponds to an elevation of approximately one-quarter inch of the area of the top face 10, which provides space for the structure of the ejection tab assemblies (not shown) without interfering with card placement in slots 24. However, this design choice is not required for the operation of the invention.

FIG. 1B schematically illustrates a bottom perspective view of the preferred embodiment of the invention. In this view, rear wall 28 is apparent. Rear wall 28 is secured by screws 30 to each side wall 12 (to the area shown in phantom line). However, any other means for joining that is known in the art, such as through the use of adhesives or spot welds, may be used in place of screws 30. Clip 32 may be added as an optional accessory and used to hold paper currency or to secured the case 2 to the user by attachment to, for example, the user's clothing. If desired, clip 32 may be made removable by, for example, installing it with a screw.

FIG. 2 illustrates schematically the top piece of the preferred embodiment by itself, and has been inverted to better show detail on the inside. Six parallel slots 24 on each side wall 12 are formed by grooves 36, which are machined or otherwise formed into the side walls 12 of case 2. The slots 24 on each side wall 12 are arranged so as to be in planer alignment, such that up to six cards (not shown) may be stacked in parallel to one another. Toward the side opposite that of the opening 9, resilient pads 38 are adhered, or otherwise disposed, parallel to each side wall 12.

Pads 38 are generally less than a millimeter thick, extending no further than the width of the slots 24. Also, pads 38 are resilient such that they deform to frictionally engage a card placed into a slot 24. Because different cards can vary in thickness, the resiliency of the pads 38 is key in accommodating and securing a variety of cards in the slots 24. Hence, a card of practically any thickness is held completely inside the case 2 and will not fall out, even if the case is dropped. However, as would be obvious to one skilled in the art, the frictional holding force provided by the pads must be less than the force generated to displace a card.

The top piece 4 also includes a plurality of parallel cut-out sections 40. Cut-out sections 40 provide a space through which each ejection tab assembly (see FIG. 4) is disposed. Preferably, a spring located in a channel of each ejection tab assembly (see FIG. 4) is engaged by a rod 42 that protrudes from the interior of top piece 4 near the distal edge of each cut-out section 40. However, the invention does not require the use of spring-loaded ejection tab assemblies.

Several of the structural features of top piece 4 that enable assembly with the other components of the case 2 also are shown in FIG. 2. Holes 44 allow for the attachment of the rear wall (not shown) to the top piece 4. Furthermore, flat surface 46 and groove 48 on the exterior of each side wall 12 allow the bottom piece 6 of FIG. 3 to slidably engage the top piece 4, making assembly very straightforward.

FIG. 3 illustrates schematically a front view of the bottom piece of the embodiment illustrated in FIGS. 1A-1B. Bottom piece 6 is essentially U-shaped, and includes a tongue 50 on each end of the U that slides into the grooves 48 of the side walls 12 during assembly.

FIG. 4 illustrates schematically a magnified perspective view of the ejection tab assembly 51 of the preferred embodiment. The assembly 51 includes a button 52 attached to a U-shaped tab 54. Each button 52 is made to be wider than the tab 54 it is attached to, so that the assembly 51 is

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held within a cut-out section 40 of top piece 4. In addition, each tab 54 is manufactured to be of a particular length such that it is in planar alignment with the position of a particular slot 24 (See FIGS. 6A-6B).

In the preferred ejection tab assembly, the assembly is spring-loaded. Hence, disposed within the top of tab 54 is channel 56. The channel 56 contains a spring 58, which engages a rod 42 of the top piece 4 (illustrated in FIG. 2) such that, when the assembly 51 is pushed in the direction of the case opening, the force provided by the compacting of spring 58 will return the assembly to its original position. An example of a label 60, which identifies the type of card that will be ejected by a particular assembly 51, is also shown.

FIG. 5 illustrates schematically a front view of the rear wall 28 of the preferred embodiment pictured in FIG. 1B. Preferably, the rear wall 28 contains a stabilizer bar 62. As shown, the stabilizer bar 62 is stepped in configuration. This stepped configuration helps keep each tab 54 in alignment at a particular slot's location such that operation of an ejection tab assembly remains unimpaired by ordinary wear and tear, such as when the case is dropped.

FIG. 6A illustrates schematically a partially-exploded side view of the preferred embodiment of the invention. The invention is shown disassembled into its three main components, top piece 4, bottom piece 6 and rear wall 28. Arrows 66 and 68 roughly illustrate the order and orientation of the assembly process, i.e., the bottom piece 6 is slid onto the top piece 4 engaging groove 70, followed by the attachment of each end of the rear wall 28 to the top piece 4 via fasteners, such as screw 72 placed through hole 74. Additionally, as shown through cut-away section A' of side wall 12, a button 76 is connected to an tab 78A. Hence, the size and spatial arrangement of each U-shaped tab 78A-78F can be clearly discerned.

FIG. 6B illustrates schematically a magnified side view of cut-away section A'. As depicted, the rod 42 of the preferred embodiment is immersed inside the channel 56 (shown in phantom line) of U-shaped tab 78A, where it contacts spring 58 (shown in phantom line).

FIG. 7 illustrates schematically an alternate embodiment of the invention. While the capacity of the illustrated preferred embodiment is shown to be six cards, the case of the invention can be manufactured in a "back-to-back" fashion so as to accommodate up to twelve cards. In other words, the twelve card holder 82 is can simply consist of two cases 84A and 84B that are joined by each bottom piece, 86A and 86B. Accordingly buttons 88 are disposed on each side of case 82 for ejection of a card 90. Alternatively, the twelve card case 82 may be manufactured to share a single common bottom, allowing the case 82 to be as thin as possible.

As would be recognized by one skilled in the art, the cases of the invention may be made of any moldable material, such as plastic, aluminum, stainless steel, or other metals. Preferably, such materials of the cases are also resilient so as to frictionally engage cards place inside.

Various changes in the details, steps and components that have been described may be made by those skilled in the art within the principles and scope of the invention herein illustrated and defined in the appended claims. Therefore, while the present invention has been shown and described herein in what is believed to be the most practical and preferred embodiments, it is recognized that departures can be made therefrom within the scope of the invention, which is not to be limited to the details disclosed herein but is to be accorded the full scope of the claims so as to embrace any and all equivalent apparatus and procedures.

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We claim:

1. A holder for a plurality of wallet-sized cards, comprising:

a case, including a top piece and a bottom piece connected by two sidewalls and a rear wall, defining an interior cavity with an opening along an end of said case;

a plurality of parallel slots disposed within the side walls of the case, said slots being adapted to accommodate the wallet-size cards;

a plurality of parallel cut-out sections in the top piece of the case; and

a plurality of ejection tab assemblies, each assembly being adapted for slidable movement toward said opening of the case and including a U-shaped member having an end aligned with one of said parallel slots in the direction of said opening, and a button connected to said U-shaped member through one of said plurality of parallel cut-out sections.

2. The holder of claim 1, further comprising a resilient means for frictionally engaging the wallet-size cards within the case.

3. The holder of claim 2, wherein the means for frictionally engaging said cards comprises a resilient pad disposed on a side wall.

4. The holder of claim 2, wherein the means for frictionally engaging said cards comprises the plurality of parallel slots made from a resilient material.

5. The holder of claim 1, further including a protective cover being adapted to fit said holder.

6. The holder of claim 1, further including a clip mounted to the bottom piece of the case.

7. The holder of claim 6, wherein said clip is detachable.

8. A holder for a plurality of wallet-sized cards, comprising:

a case, including a top piece and a bottom piece connected by two sidewalls and a rear wall, defining an interior cavity with an opening along an end of said case;

a plurality of parallel slots disposed within the side walls of the case, said slots being adapted to accommodate the wallet-size cards in direct slidable arrangement within said slots;

a plurality of parallel cut-out sections in the top piece of the case; and

a plurality of ejection tab assemblies, each assembly being adapted for slidable movement toward said opening of the case and including a U-shaped member having an end aligned with one of said parallel slots in the direction of said opening, and a button connected to said U-shaped member through one of said plurality of parallel cut-out sections.

9. The holder of claim 8, further including a protective cover being adapted to fit said holder.

10. The holder of claim 8, further including a clip mounted to the bottom piece of the case.

11. The holder of claim 10, wherein said clip is detachable.

12. The holder of claim 8, further comprising a resilient means for frictionally engaging the wallet-size cards within the case.

13. The holder of claim 12, wherein the means for frictionally engaging said cards comprises the plurality of parallel slots made from a resilient material.

14. The holder of claim 12, wherein the mans for frictionally engaging said cards comprises a resilient pad disposed on a side wall.

* * * * *



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Vetter

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(54) **WALLET CARD REMINDER**

(76) Inventor: **Richard Vetter**, 1320 Cassins St.,
Carlsbad, CA (US) 92009

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2001.

(51) Int. Cl.⁷ **A45C 1/06**; A45C 11/18

(52) U.S. Cl. **150/147**; 150/134; 206/39;
116/200

(58) Field of Search 150/134, 147,
150/132, 148, 149; 206/37, 39; 116/200

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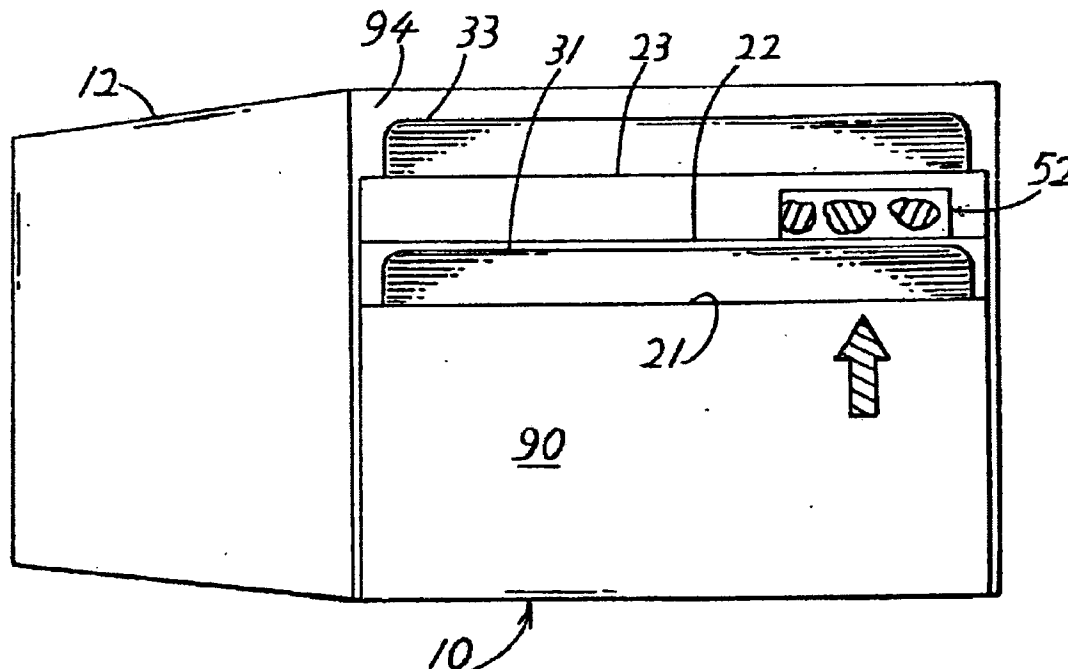
Primary Examiner—Sue A. Weaver

(74) *Attorney, Agent, or Firm*—Leon D. Rosen

(57) **ABSTRACT**

A wallet is constructed so when a credit or identification card is withdrawn from a card pocket and is not replaced, the owner viewing the card pocket is reminded of the fact that the card has not been replaced. The pocket has a front wall with a top edge and a rear wall that extends higher than the front wall top edge. A prompt of highly attention-getting material such as a holographic type light-reflecting strip, is attached to the rear wall to lie above the top edge of the front wall. When a card lies in the pocket, the top portion of the card covers the attention-getting prompt, but when a card is not present the attention-getting prompt attracts the owner's attention to remind him that the card has not been replaced.

2 Claims, 3 Drawing Sheets



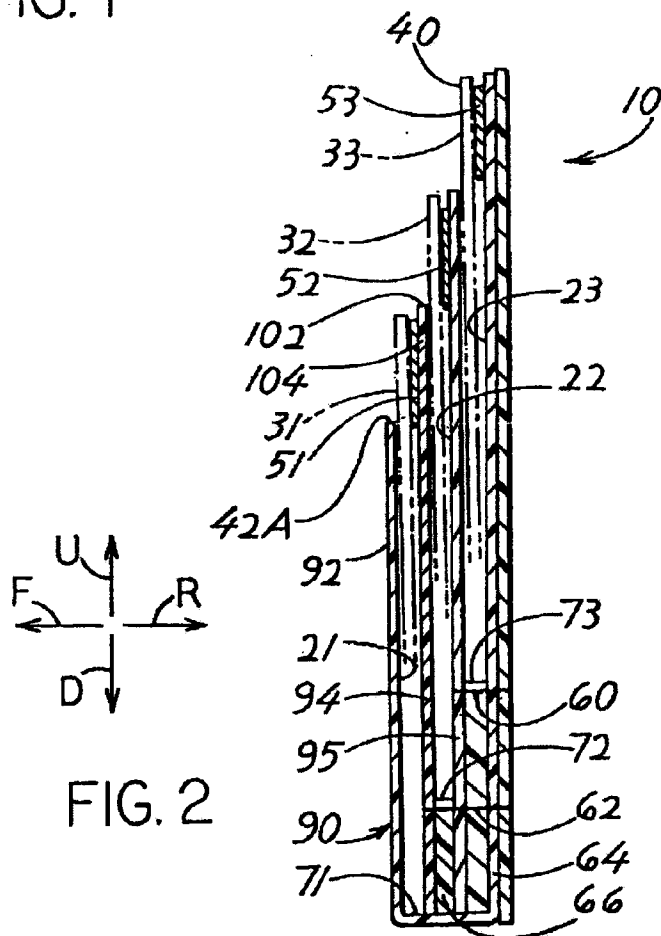
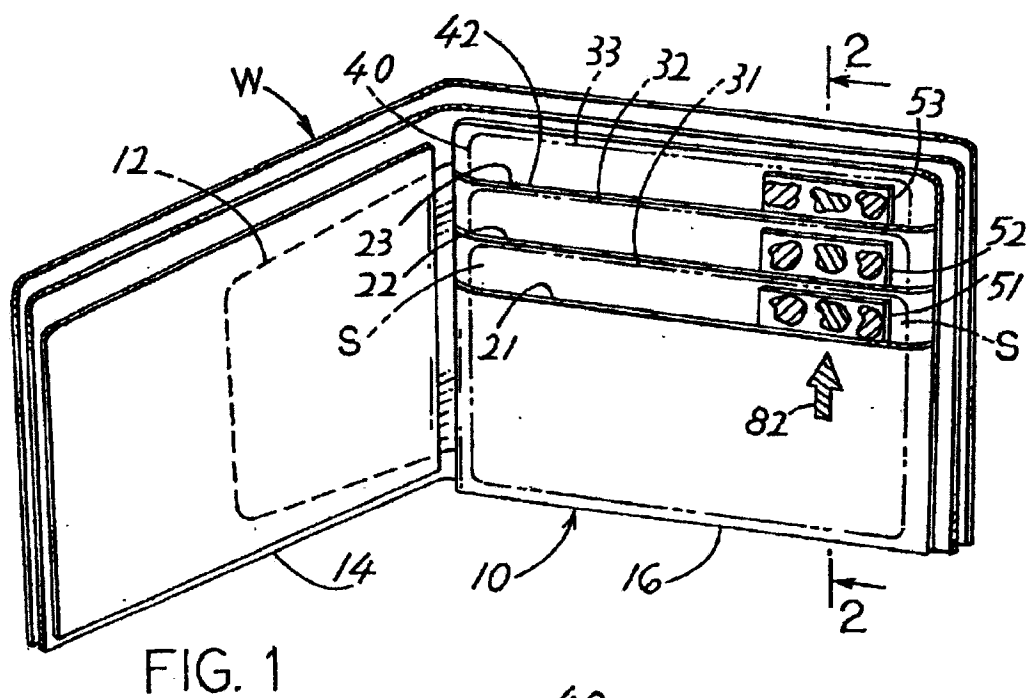


FIG. 3

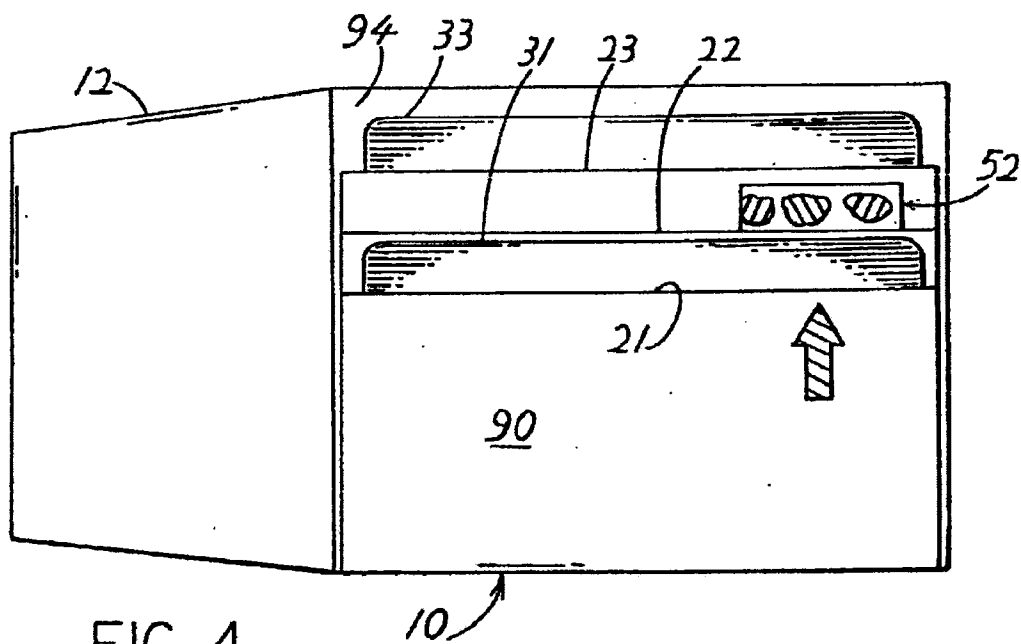
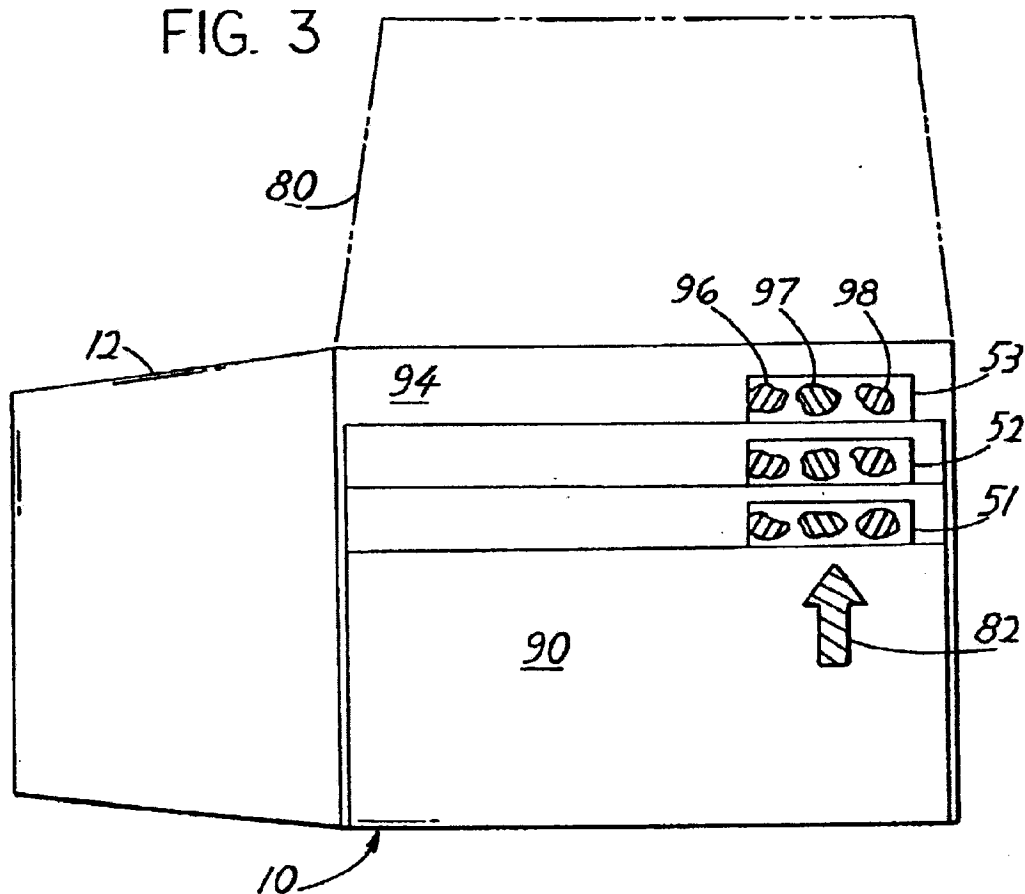
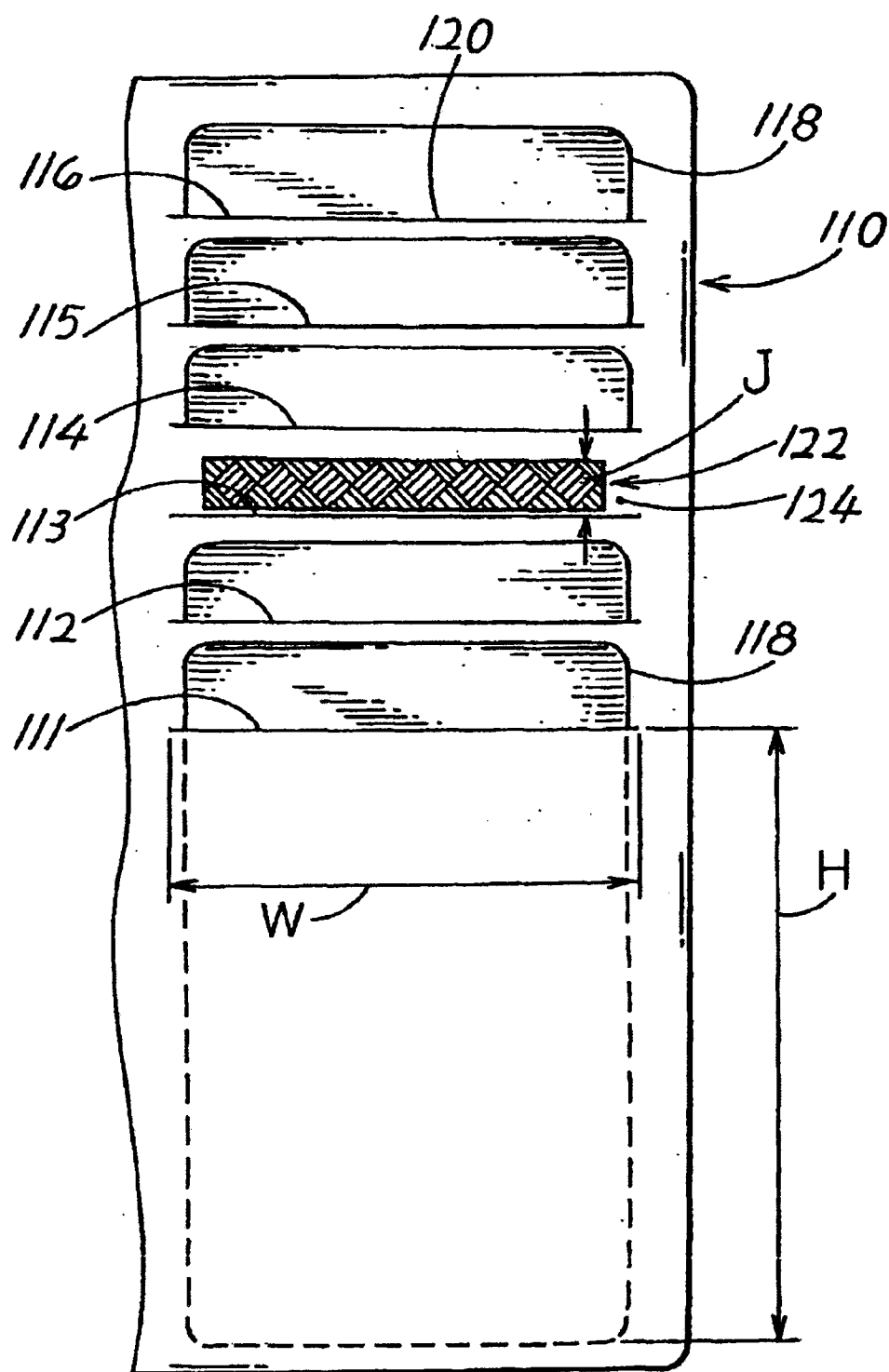


FIG. 4

FIG. 5



WALLET CARD REMINDER

CROSS-REFERENCE TO RELATED APPLICATION

Applicant claims priority from U.S. Provisional application Ser. No. 60/306,881 filed Jul. 19, 2001.

BACKGROUND OF THE INVENTION

A person who withdraws a credit card, driver's license or like card from a card pocket in a wallet, sometimes forgets to replace the card in the card pocket. Systems have been developed that detect a missing card and sound a beep if the card has not been replaced when the wallet is closed. Such devices are commonly costly and add to the bulk of the wallet. Apparatus that reminded the person that the card was missing from its card pocket in the wallet, but which was very compact and of very low cost would be of value.

SUMMARY OF THE INVENTION

In accordance with one embodiment of the present invention, an apparatus is provided for use in a wallet or the like to indicate that a credit-card with a height of about 2.1 inches and length of about 3.3 inches, that has been removed from a pocket, has not been replaced. The apparatus includes walls forming pockets that lie one behind the other and that hold cards at progressively greater heights. A frontmost pocket has a bottom wall that is engaged by a fully inserted card. The pocket front wall has a top edge, and the card projects above the top edge. The rear wall of the pocket has an attention-getting display, or prompt, extending a plurality of millimeters above the top edge of the front wall. When a card lies in the frontmost pocket, the card covers the prompt. However, when the card does not lie in the wallet, the prompt is displayed to remind the person to return the card to the pocket.

The novel features of the invention are set forth with particularity in the appended claims. The invention will be best understood from the following description when read in conjunction with the accompanying drawings.

BRIEF DESCRIPTION OF THE DRAWINGS

FIG. 1 is a front isometric view of a holder of the present invention, which lies in a wallet shown in its open wallet position, and showing cards that normally lie in three pockets of the holder only in phantom lines.

FIG. 2 is a sectional view of the holder of FIG. 1, taken on line 2—2 thereof.

FIG. 3 is a front elevation view of only the holder of FIG. 1, with no card lying in any of the three pockets.

FIG. 4 is view similar to FIG. 3, but with two of the three cards lying in their corresponding pockets.

FIG. 5 is a partial front elevation view of a wallet of another embodiment of the invention.

DESCRIPTION OF THE PREFERRED EMBODIMENTS

FIG. 1 illustrates a holder 10 that lies in a wallet W and that is held therein by an insert tab 12. The holder includes pockets 21–23 that are each constructed to hold a card indicated at 31–33. Each pocket is constructed so the card outer, or upper end or upper portion such as 40 projects a limited distance outward, or above the top edge 42 of the front wall of the pocket. When front and rear wallet walls 14, 16 are pivoted to the open position of FIG. 1, the upper ends of the cards 31–33 can be seen.

In accordance with the present invention, applicant provides an attention-getting marking or display, which can be referred to as a prompt 51, 52, 53 on the rear wall of each pocket, at a location outward, or above the top edge 42 of the front wall of the pocket. A view of the prompt from in front of the holder, is normally blocked by the upper end 40 of a card. However, the marking is readily seen when the card is missing.

A person will withdraw an identification card in a transaction, such as to give a credit card or driver's license to a clerk at a store, or to swipe a card through a machine. It sometimes occurs that the owner of the card does not take the card back from the clerk or places the card on a counter or elsewhere, and forgets to place the card back in a designated pocket in his wallet or other holder. When that person casually views the holder 10 of FIG. 1, the person's attention will be drawn to one of the prompts 51–53 that is exposed. This reminds the person that one of the cards that should lie in one of the pockets, is missing, and the person will look for the card to replace it in its pocket.

FIG. 2 is a sectional view taken on line 2—2 of only the holder 10 of FIG. 1 (without the wallet or rest of the wallet), with the horizontal dimensions being exaggerated for clarity. It can be seen that stitches at 60 and 62 through bottom layers 64, 66 result in the innermost, or lower ends 71–73 of the pockets 21–23 lying at progressively lower heights at progressively more forward pockets. It is noted that in some cases the innermost end, or bottom of a pocket may not have a clearly defined bottom wall, but the pocket approximately determines the card height when the card is slipped down until it meets resistance. As a result of the pocket defining the height of the fully inserted card, when cards 31–33 of the same height are inserted into the pockets, each card upper end such as 40 is just high enough to cover a corresponding one of the three prompts 51–53. Almost all identification cards, including credit cards and driver's license have about the same size, including a height of about 2½ inches or 2.1 inches and a width of about 3½ inches or 3.4 inches. This results in each card covering its corresponding prompt 51–53 when the card lies in one of the pockets.

FIG. 3 shows the holder 10 with an insert tab 12, and also indicates an alternative insert tab 80 lying at the top of the holder rather than at a side. FIG. 3 shows no card in any of the pockets. It can be seen that all three prompts 51–53 are displayed. An arrow 82 points to the prompts to remind the person to look at the prompts. With the cards usually in the pockets there is usually no prompt 51–53 visible and the presence of the arrow repeatedly reminds the person of the presence of the prompts.

FIG. 4 shows a holder 10 with a side insert 12. Two cards 31 and 33 lie in the corresponding pockets 21 and 23 and block the views of the corresponding prompts. However, the middle pocket 22 does not contain a card, and the middle prompt 52 can be readily seen when viewing the front of the holder. The owner of the holder preferably will have become accustomed to glancing at the holder when he/she closes the wallet. The uncovered prompt 52 will call attention to itself, reminding the holder that a card is missing.

Each prompt such as 52 in FIG. 4 must call attention to itself. Applicant prefers to use a prompt with a holographic-type image, which directly reflects light from some portion of the image to a viewer at almost any location within perhaps 45° of a position directly forward of the prompt. Such holographic-type images are in widespread use on children's articles. The prompt preferably has multiple colors to further draw attention to itself. In FIG. 3 the parts 96,

97, 98 are respectively yellow, green and red. In contrast, the walls such as 90, 94 of the holder are preferably of a dark uniform color and diffuse incident light (you cannot see your reflection in it). The walls 90, 94 are leather or leather-like and are black or dark brown, so the prompts stand out when viewing the holder.

Although the holder can be supplied with an insert tab for mounting in a wallet, the insert tab can be cut off, so the holder can lie alone in a purse or suit pocket or the like. It is also possible to provide a flap that extends from an edge of the holder and that has a clasp such as of VELCRO to keep it closed over the holder except when the flap is opened to permit access to the cards and the pockets that they are supposed to lie in. In many cases, the holder will be part of the wallet, in which case the flap 12 of FIG. 1 will not be present and the front wall 90 of the first pocket will be part of the rest of the wallet. An ordinary wallet is converted into the wallet of the present invention by attaching a prompt 51-53 to the rear wall of one or more pockets that have rear walls that are displayed when the wallet is open.

In FIG. 2, the walls of the holder 10 include a first vertical (extends up U and down D) wall 92 that forms the front surface and the front wall of the front pocket 21. A second vertical wall 94 forms the rear wall of the front pocket and the front wall of the second pocket 22. A third vertical wall 95 forms the rear wall of the second pocket and the front wall of the third pocket 23, while the rearmost wall 98 forms the rear wall of the third pocket. The front pocket 21 has a top edge 42A that lies a plurality of millimeters below the height of the first card 31, so the card projects a plurality of millimeters above the top edge when the card is fully installed with its lower end lying substantially against the lower end 71 of the frontmost pocket. The wall 94 which forms the rear wall of the first pocket has a top edge 102 that lies a plurality of millimeters above the top edge 41A of the first wall 92. The prompt 41 is fastened to the top portion 104 of the second wall 94. Similarly, the top edges of the third and fourth walls 96, 98 project above the top edges of the walls in front of them, and carry the corresponding prompts 52, 53.

Each prompt preferably has a highly reflective surface with at least portions that reflect at least about half the visible light incident at a particular angle thereon to an observer in a certain position in front of the surface (up to about 45° from a direction normal to the surface). The surrounding surface of the holder or wallet is preferably a light diffusing surface that reflects less than half of the visible light incident thereon forwardly and that reflects such light diffusely. Most wallets have leather surfaces that are brown or black and that are highly diffuse and reflect less than half the incident light in most directions within an angle of 45° from a line normal to the surface. The holographic-type surfaces, whose reflections decrease in steps so that the reflectivity decreases by at least 50% at an angle that changes less than 5°, from highly reflective to only slightly reflective, is preferred, because it gets very high attention from an observer.

Although cards are usually inserted into wallets with the top of the card projecting above the front wall top edge of a pocket, it is also possible to provide pockets of dimensions where a side S of a card projects above the front wall of the pocket and covers a prompt. FIG. 5 shows a portion of a wallet 110 with six pockets 111-116. Each pocket has a width W of about 2.2 inches to closely hold a card 118 of 2.1 inches horizontal dimension when installed. Each pocket has a height H of about 3 inches so a card having a height of 3.4 inches projects about 0.4 inch above the top edge 120 of the pocket. An attention getting display, or prompt, 122 lies in the region 124 above each pocket top edge, on a pocket rear wall, the region being covered by a card installed in the

pocket. The prompt 122 preferably is a strip with a height J of about one-quarter inch and a width a plurality of times greater, as for the prompt of FIGS. 1-4.

Thus, the invention provides apparatus for holding identification cards, which indicates to the owner that a card of a size of about 2.1 inches by about 3.4 inches (the thickness is usually less than 1 mm) is not in a pocket. This is accomplished by providing a prompt, which is an attention-getting display, in a location that is covered when a card is inserted in the pocket. While it is possible to paint or otherwise mark the prompt on a piece of leather or the like, applicant prefers to fasten a small horizontally-elongated strip of material with a holographic-type image on it, on the leather or other material that comprises most of the holder. The holder can be a separate item or can be part of a wallet.

Although particular embodiments of the invention have been described and illustrated herein, it is recognized that modifications and variations may readily occur to those skilled in the art, and consequently, it is intended that the claims be interpreted to cover such modifications and equivalents.

What is claimed is:

1. Apparatus for holding a credit card-type card having a height of about 2.1 inches and length of about 3.3 inches, and for indicating that a card that has been withdrawn, has not been replaced, comprising -

a holder having a plurality of walls forming at least one pocket that is constructed to hold one of said cards, said walls including means forming a pocket bottom wall at the bottom of said pocket that limits downward movement of a card in the pocket;

a pocket front wall that lies in front of the card and that has a front wall top edge, and a pocket rear wall that lies behind the card and that extends above said front wall top edge, said pocket rear wall having an attention-getting display extending a plurality of millimeters above said front wall top edge and positioned to be covered by a card lying fully inserted in the pocket and to be displayed when a card does not lie in the pocket; said display comprises a horizontally-elongated strip containing a highly reflective holographic-type image that reflects differing amounts of light in different directions, with the amount of light varying in steps of over 10% with angle changes of less than 5°.

2. Apparatus for holding a credit card-type card having a first dimension of about 2.1 inches and a perpendicular second dimension of about 3.3 inches, and for indicating that a card that has been withdrawn, has not been replaced, comprising

a holder having a plurality of walls forming at least one pocket that is constructed to hold one of said cards, said walls including means forming a pocket innermost wall at an innermost end of said pocket that limits inward movement of a card in the pocket;

a pocket front wall that lies in front of the card and that has a front wall outermost edge, and a pocket rear wall that lies behind the card and that extends outward of said front wall outermost edge, said pocket rear wall having an attention-getting display extending a plurality of millimeters outward of said front wall outermost edge and positioned to be covered by a card lying fully inserted in the pocket and to be displayed when a card does not lie in the pocket;

said display comprises a strip containing a highly reflective holographic-type image that reflects differing amounts of light in different directions, with the amount of light varying in steps of over 10% with angle changes of less than 5°.

RELATED PROCEEDINGS APPENDIX

There are no related proceedings.